

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ANNETTE STINSON

Debtor(s)

Case No. 09-41342

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2009.
- 2) The plan was confirmed on 01/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/20/2011, 01/09/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/29/2010, 09/23/2011, 11/27/2012.
- 5) The case was completed on 11/18/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$925.00.
- 10) Amount of unsecured claims discharged without payment: \$15,198.79.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,383.54
Less amount refunded to debtor	\$155.27

**NET RECEIPTS: \$13,228.27**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$581.65
Other	\$14.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,095.65**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	557.00	572.47	572.47	89.70	0.00
AT&T	Unsecured	179.00	200.00	200.00	0.00	0.00
BALLYS TOTAL FITNESS	Unsecured	665.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	112.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	NA	3,312.53	3,312.53	519.04	0.00
CHECK N GO	Unsecured	1,466.35	NA	NA	0.00	0.00
CITY OF WHEATON	Unsecured	15.00	NA	NA	0.00	0.00
GEMB	Unsecured	665.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	600.00	818.23	818.23	818.23	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	97.45	97.45	15.27	0.00
INTERNAL REVENUE SERVICE	Priority	1,200.00	1,374.00	1,374.00	1,374.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	92.00	92.37	92.37	14.47	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	665.75	665.75	104.32	0.00
MASSEYS	Unsecured	300.00	NA	NA	0.00	0.00
MID AMERICA BANK	Unsecured	950.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	633.00	NA	NA	0.00	0.00
MONROE & MAIN	Unsecured	217.00	217.30	217.30	34.05	0.00
NATIONWIDE ACCEPTANCE	Unsecured	57.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	630.00	577.58	577.58	90.50	0.00
PORTFOLIO RECOVERY ASSOC	Secured	4,425.00	4,425.00	4,425.00	4,425.00	632.19
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	2,394.10	2,394.10	375.13	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SHORT TERM LOAN	Unsecured	884.67	1,067.78	1,067.78	167.31	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
VANDA LLC	Unsecured	NA	3,021.31	3,021.31	473.41	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,425.00	\$4,425.00	\$632.19
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,425.00</b>	<b>\$4,425.00</b>	<b>\$632.19</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,192.23	\$2,192.23	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,192.23</b>	<b>\$2,192.23</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,218.64</b>	<b>\$1,883.20</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,095.65</u>
Disbursements to Creditors	<u>\$9,132.62</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$13,228.27</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.